

FIG. 1

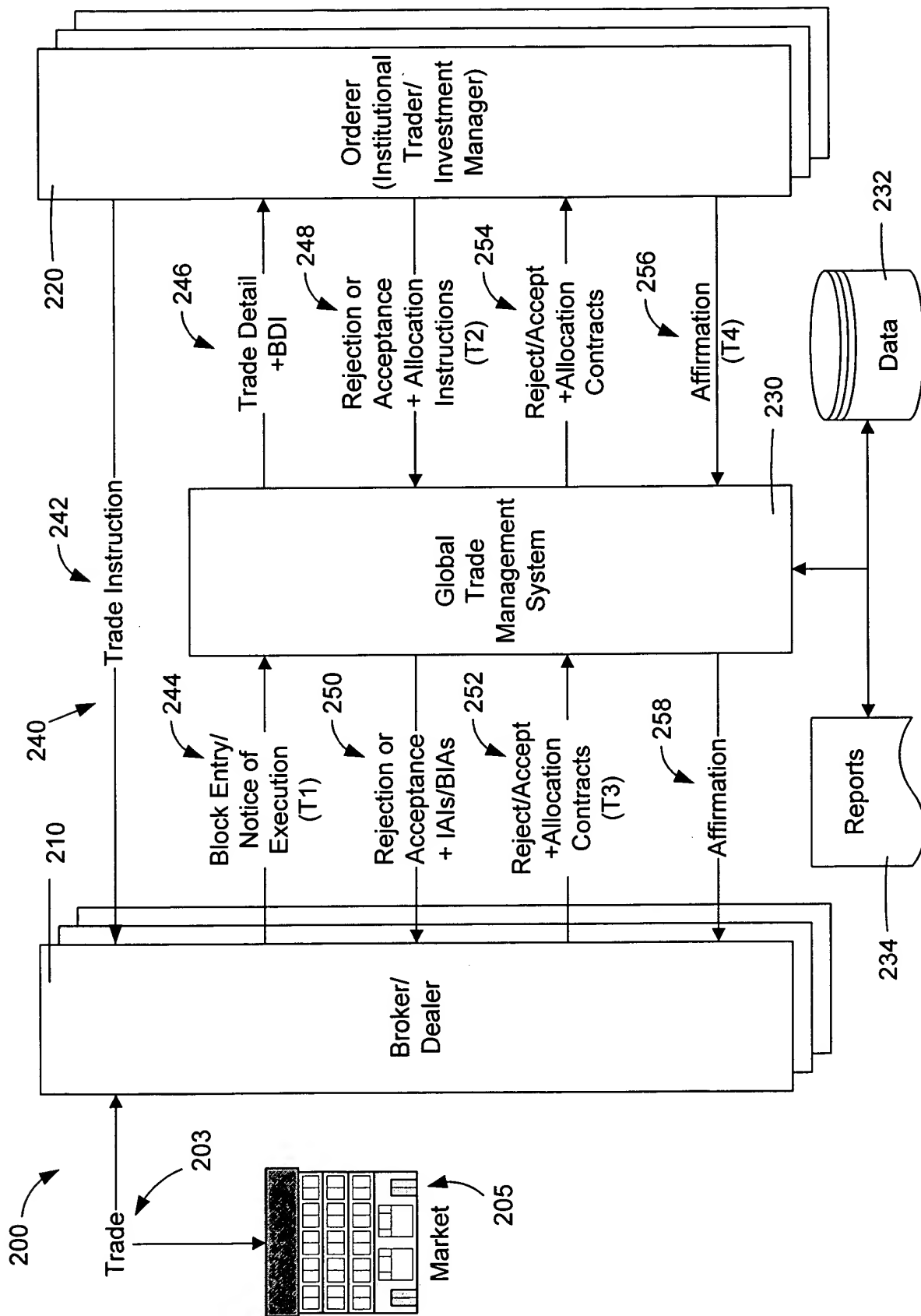


FIG. 2

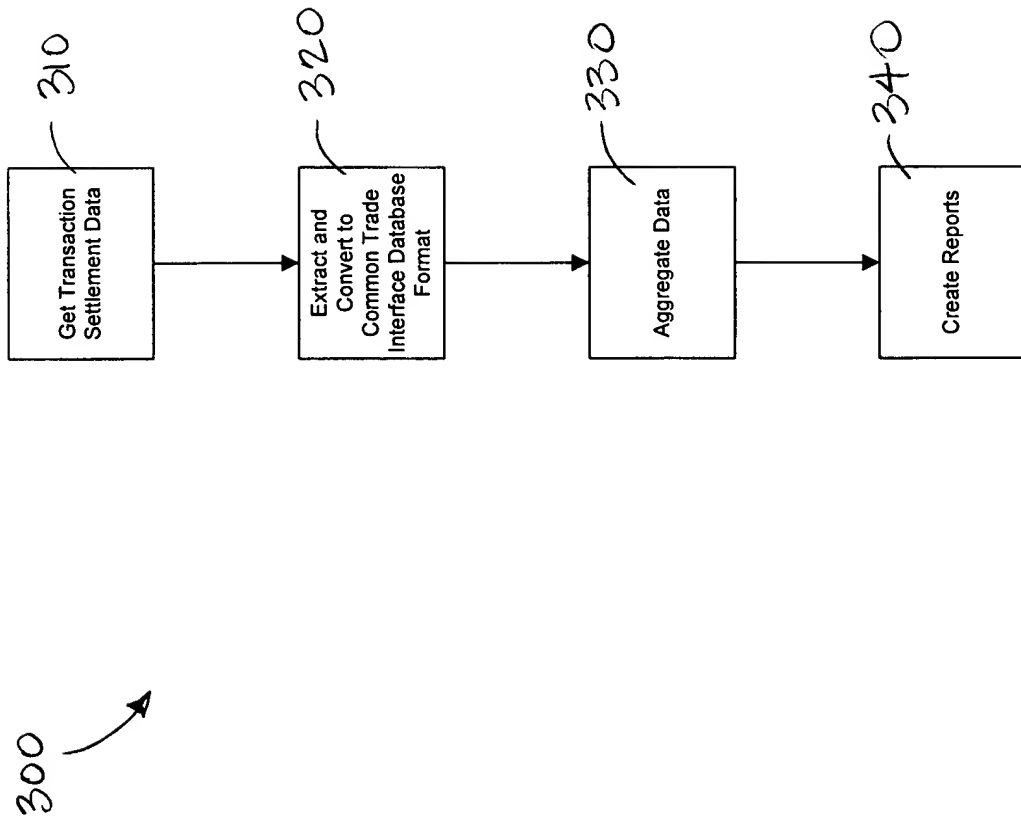


FIG. 3

FIG. 4 is a block diagram of a settlement processing system.

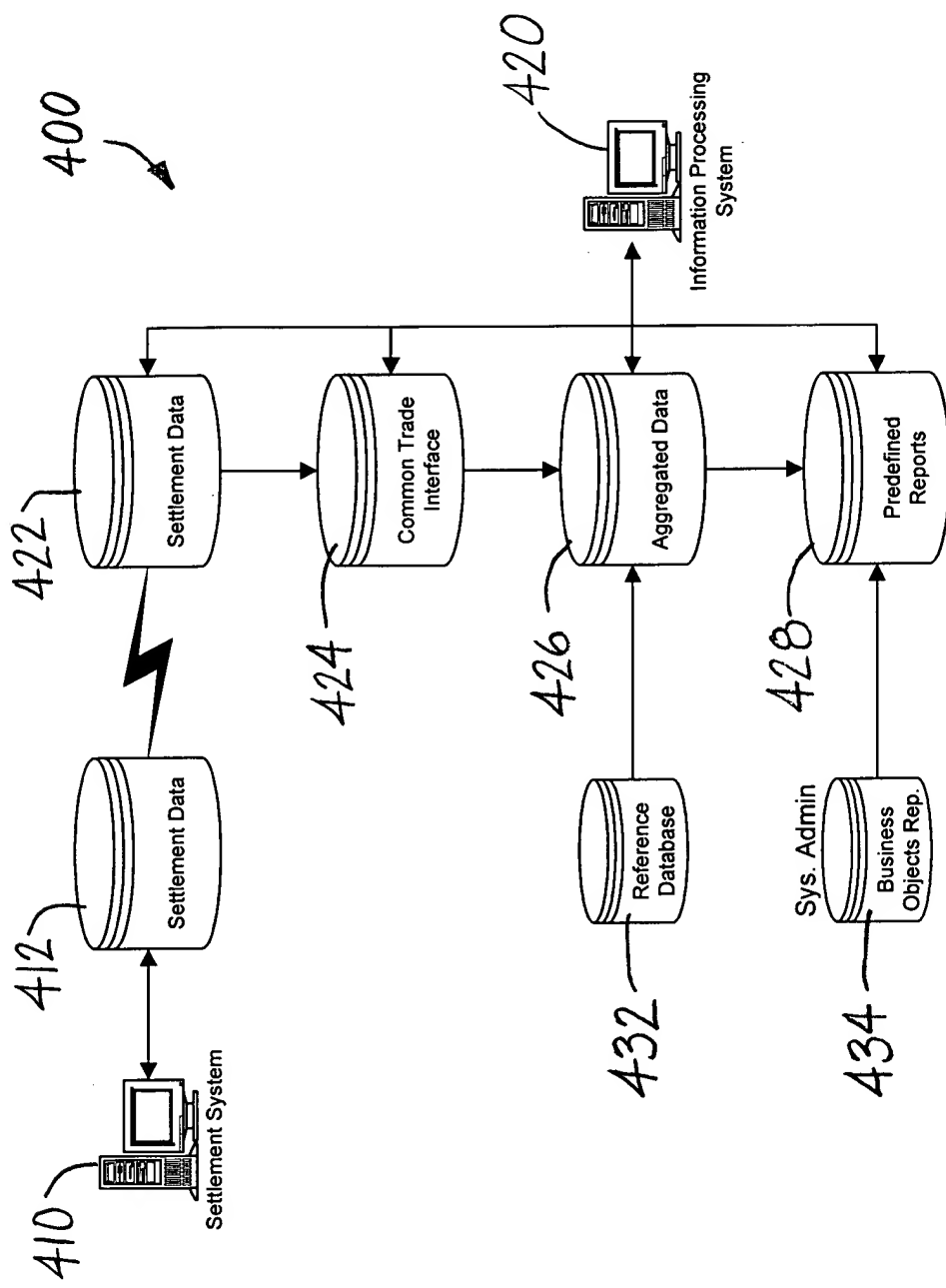


FIG. 4

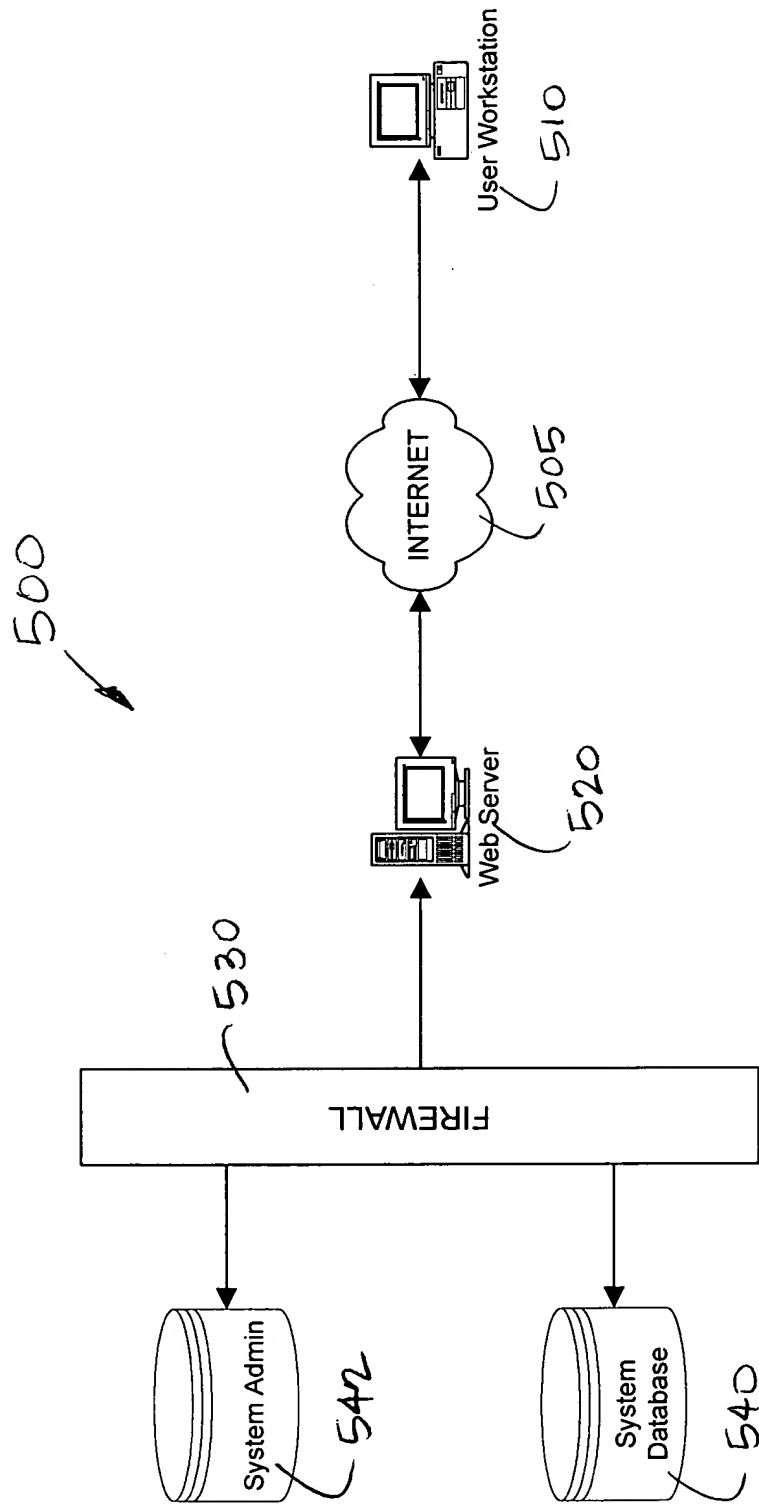


FIG. 5